

Montgomery County needs more affordable housing, officials say

Roundtable discussion focuses on future of residential market

by Erin Cunningham | Staff Writer

The demographics have changed in Montgomery County, leading to an influx of poorer residents and a need for more affordable housing, according to a local housing advocate.

If Montgomery County stopped building today, by 2015 the county would have 35,000 fewer affordable housing units than it needs, said Barbara Goldberg Goldman, co-chairwoman of the Affordable Housing Conference of Montgomery County.

That need was addressed during the Affordable Housing Conference's sixth annual roundtable, held Feb. 24 at Rockville Library. The conference began in 1991 as a way to tackle affordable housing issues and their impact on Montgomery County, Goldman said.

During the event, Eugene F. Ford Sr., founder and partner of Mid-City Financial, spoke about a successful low-income apartment and high-rise building, called Rock Creek Terrace, in Rockville. The apartment building, which has 526 units, should be emulated throughout the county, Goldman said.

"They have staff that are totally committed to the idea that you can make an affordable housing development with low- and moderate-income people a success," she said. "It's clean, it's safe and it offers social services that just don't quit."

Montgomery County Council President Nancy M. Floreen (D-At large) of Garrett Park, who attended the roundtable, said Monday that providing enough affordable housing in the county is challenging.

"There are a lot of inherent challenges in supporting a range of incomes in the county," Floreen said.

Sally Roman, a commissioner on the county's Housing Opportunities Commission, said the county owns 6,740 affordable housing units. Most are apartments, and other properties for low-income residents are operated by privately owned companies and nonprofit organizations.

The commission also provides rental assistance or housing vouchers to 6,168 households, said Roman, who was a panelist at the roundtable.

However, the need outweighs the available resources, and in Montgomery County some 31,000 households are on a waiting list for public housing and vouchers.

Unemployed residents in public housing might pay about \$50 a month for their rent, Roman said. Employed residents would pay 30 percent of their income in rent, she said.

The rest is subsidized by the commission, which receives federal, state and county funding, she said.

Roman said there is only about a 10 percent turnover each year in public housing or housing assistance — compared with between 30 and 40 percent in traditional housing — meaning that families could be on a waiting list for years.

Roman said the county is expected to begin construction in the spring of a 12-unit affordable housing unit in Bethesda along Hampton Lane.

Affordable housing remains a challenge in the county, and Goldman said the housing foreclosure crisis has not lowered housing prices enough to make them affordable for the county's poorest residents.

In 2009, more than 32,000 families faced foreclosure in Maryland, according to data presented Feb. 24 by Carol Gilbert, assistant secretary of neighborhood revitalization for the state's Department of Housing and Community Development.

Montgomery County was fifth in the state in foreclosure filings in 2009 with 6,614, or 15.3 percent of the county's total housing units, data show.

Prince George's County was first in foreclosure filings with 13,412, or 31 percent of all housing units in the county.

While Gilbert said home values are beginning to stabilize, she expects a "glut" of foreclosed homes on the market soon.

The first wave of foreclosures was caused by the U.S. economic crisis, but the second wave will be because of reduced or lost income due to the national jobs crisis, she said.